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E-FILED: May 25, 2010

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In Re:) Case No. BKS—09-25005
Lawrence Niles and Donna Niles) Chapter 13
)
Debtor(s).) Hearing Date: May 26, 2010
) Hearing Time: 1:30 PM
)
)
)
)

**AFFIDAVIT IN SUPPORT OF DEBTOR'S OPPOSITION TO MOTION FOR
RELIEF FROM AUTOMATIC STAY**

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

Michael Richman says:

1. That Affiant makes this Affidavit of my own personal knowledge
2. Affiant is competent to testify as to the matters herein.
3. Affiant is an employee of Haines and Krieger Loan Modifications, LLC.
4. On or About June 2009, Debtor(s) contacted Affiant for the purpose of obtaining a modification of their mortgage loan with Wells Fargo Home Mortgage.

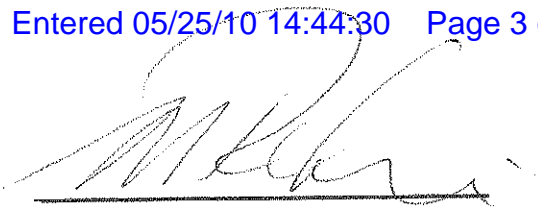
5. On September 28, 2009, Debtor's authorization forms have been faxed to the mortgage lender.

On October 9, 2009, Debtor's loan modification submission package was sent to the lender. On the same day, Processor called lender, talked to Janice (ID – TCI) and was told that Authorization was received; Janice explained that this is a BK file therefore they cannot do financial over the phone. She requested the Processor to fax the Hardship Letter, Financials, Income and Attorney letter to 866-359-7363 or 866-359-5154. Processor faxed over submission to both numbers. On May 25, 2010, the processor called the lender and spoke with Lupe (ID FBO) and processor was informed that their system shows as of 5/10/10 the Investor stated in order to offer a modification, the client must make 3-4 post petition payments and then on 5/21/10 it has been noted that an internal email was sent to their BK dept requesting for the file to be re-opened for review. Wells Fargo Home Mortgage BK dept stated that in order for file to be re-opened for review, the lender needs a declaration letter from the BK attorney. The letter was mailed to the BK attorney on 5/21/10.

On November 02, 2009, File was denied by the lender due to financials; On November 30, 2009, File was re submitted with updated financials.

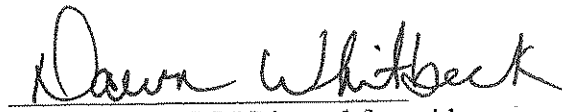
6. I will continue to provide updates to Debtor(s) and the lenders attorney as, further information becomes available.

DATED: May 25, 2010



Affiant

SUBSCRIBED and SWORN to before
me this 25 day of May 2010.


NOTARY PUBLIC in and for said
County and State

